

# The Sydney Morning Herald.

N°. 14,461.

SYDNEY, FRIDAY, AUGUST 1, 1884.

12 PAGES.

PRICE 2d.

## Births.

BAKER-WALKER.—July 26, at Turringa, Ashfield, the wife of Geo. Baker-Walker, of a son, Turnball (New Zealand) papers please see page 2.

BIRD.—July 20, at her residence, The Aviary, Stanmore-road, Mrs. George Bird, of a son.

BIRD.—July 21, at her residence, Ada-terrace, Macdonaldtown, Mrs. Charles Bird, of a daughter.

WILSON.—July 26, at Coombe, Mansfield-street, Glebe Point, Mrs. J. Wilson, of a son.

## Marriages.

MOORE-HOLMANN.—July 26, at St. Michael's Church, by Rev. Canon C. G. Moore, Thomas, second son of Thomas Moore, of Park Villa, Moore Park, to Josephine, eldest daughter of M. J. & E. J. Colman, after an illness of 12 hours.

GRIFFITH.—July 26, at her residence, Adderley, Macdonaldtown, Mrs. Charles Bird, of a daughter.

WILSON.—July 26, at Coombe, Mansfield-street, Glebe Point, Mrs. J. Wilson, of a son.

## Deaths.

ENOLD.—In loving remembrance of my beloved son, Frederick Edie Arnold, who died August 1, 1878, aged 22 years.

CORLON.—July 21, at the residence of her parents, Brightons-green, Glebe, Mary Catherine, aged 14 months, died yesterday, leaving her daughter of M. J. & E. J. Colman, after an illness of 12 hours.

GRAHAM.—July 20, at her residence, Cheltenham House, Ivy-grove, Glebe, Mrs. Mary Graham, wife of Mr. W. Graham, aged 86 years, leaving a husband and three young children to mourn their loss.

GILLILY.—July 23, 1884, at her residence, West Ryde, Mrs. Elizabeth Gillily, the beloved wife of Charles Gillily, pilot of the late W. Worboys, of Cambridgehire, England, aged 94 years. Her end was peaceful.

CONNELL.—July 20, at Dalkey, County Dublin, Ireland, Henry Connell, in his 76th year. June 1, 1808, wife, in the 73rd year of her age.

KENDALL.—In loving remembrance of Henry Clarence Kendall, who died August 1, 1884, at the residence of Mr. W. Fagan, 100 Pitt-street, Surry Hills.

ELLI.—In loving remembrance of Sarah, late beloved wife of the late Rev. Aaron A. Levi, who departed this life August 1, 1878, in her 70th year. She was born in New York City.

MCNAUL.—July 21, at Mrs. Macnaul's, Alberton, East Melbourne, Minnie, beloved wife of Alexander Mark, Esq., and eldest daughter of the late Hon. Edward Cohen.

REEVES.—In loving remembrance of Mrs. Maria Kelly, widow of Mr. W. Phillips, the late beloved master of Miss Kelly, died on the 1st August, 1882, aged 62 years.

GILLILY.—In loving remembrance of Mrs. Maria Reilly, widow of the late W. Worboys, the late beloved mother of Mrs. Mary Gillily, who died on the 1st August, 1882, aged 62 years, beloved by all who knew her.

STUCKEY.—July 20, at the Brisbane Hospital, of tubercular consumption, Robert, son of Vivian Stuckey, of Lyne Regis, Devon, and late of All Saints' church, aged 21 years.

## Shipping.

O R I G I N A L L I N E .

NEW SOUTH WALES CONTRACT MAIL SERVICE.

The following Royal Mail Steamship, belonging to the ORIENT CO. and the PACIFIC CO., will sail from SYDNEY on the undermentioned dates, FOR NEWCASTLE, via Melbourne, Adelaid, Diego Garcia (at steamer's option), the Cape, and CANAL.

Chgs. Gns. The Date. ship. Inc. Date.

JOHN FLYDE 4180 & up. 2 Sept. 1884 3870 & p. 18 4010 & up. 20 Sept. 1884 3870 & p. 18 4010 & up. 20 Sept. 1884 3870 & p. 18

and returning thereto.

SAUOON PARTS FOR LONDON.—Will be allowed to break their journey.

SAUOON PARTS FOR LONDON.—Special facilities afforded for bringing out trials and returns by re-payment of the passage money here.

SAUOON CARDS required most liberal terms.

SAUOON MONEY TEL. IN 25.

EXCAVATION TICKETS TO LONDON:

First Class, \$10, available for 2nd class, Macquarie-place.

ORIENT PARCELS EXPRES.—\$2 per foot, or \$2 per lb.

S.S. CHINAMORO.—CONSIGNERS are requested to Pass SIGHTS at once for Circular Gray. The ship will not be responsible for any damage or loss of cargo after it is landed on the wharf, and the steamer will not be liable for any damage sustained at the consignee's risk and expense.

SAUOON.—Circular Gray.—Lodging of Loading will be produced, freight paid, and delivery orders obtained from the steamer before delivery of the goods.

EMBARKATION OF PASSENGERS FOR S.S. JOHN ELDER.

The steamer leaves No. 2 Jetty to convey passengers and their luggage on board. Free passes and time-tables should be obtained at this office.

MANAGERS.—F. GREEN and CO., ANDERSON, ANDERSON, and CO., Frenchs-bury, London, E.C.

Full particulars apply to

G. S. TULLI, General Manager in Australia.

P E N I N S U L A R A N D O R I E N T A L S T E A M NAVIGATION COMPANY.

The Company's steamship under contract with the Victorian Government for the Conveyance of H. M. Mail will be despatched from SYDNEY on the 1st August, 1884, to Melbourne, Adelaid, Diego Garcia (at steamer's option), the Cape, and CANAL.

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JOHN FLYDE 4180 & up. 2 Sept. 1884

## Amusements.

**GAIETY THEATRE.**  
Lesser... Mr. John Bennett  
Levi... and Manager, Mr. WYBERT REEVE.  
Mr. Reeve... to announce, by arrangement with Messrs.  
W. & J. COOPER, that he will give the  
LAST NIGHT, LAST NIGHT, LAST NIGHT,  
OF ALL IRISH COMEDIES,

LAST NIGHT JOHN F. SHERIDAN,  
LAST NIGHT Mr. John Bennett  
LAST NIGHT Impersonation of  
LAST NIGHT THE WIDOW (M'BRIEN),  
LAST NIGHT Mr. W. & J. COOPER,  
LAST NIGHT THE TRAMP,  
LAST NIGHT in the most successful oddity,  
LAST NIGHT FUN ON THE BANKS,  
LAST NIGHT THE WIDOW (M'BRIEN),  
LAST NIGHT FOR THE LAST NIGHT,  
LAST NIGHT will be repeated,  
LAST NIGHT Mr. John Bennett  
LAST NIGHT "I kiss my hand to thee,"  
LAST NIGHT "The cold feather bed,"  
LAST NIGHT "My wife's blue eyes,"  
LAST NIGHT "Lambeth Walk,"  
LAST NIGHT "Peeka Boo,"  
LAST NIGHT "Golden Slippers,"  
LAST NIGHT "My Darling we are  
LAST NIGHT most dear,"  
LAST NIGHT "Dandy Blues,"  
LAST NIGHT "Fancy Dress,"  
LAST NIGHT "Cordelia, Cordelia."

THE GREAT BURLESQUE.—"THE TURKISH PATROL," and  
ITALIAN OPERA.—"LA BOHÈME," DUCALIA, TOSCA,  
TORERIO, SONG FROM "CARMINA BURANA," PIAS AT NICHOLSON'S,  
TICKETS at Loder's, John's New Brunswick Hotel (opposite  
Theatre). Representative of John F. Sheridan, W. & J. Cooper,  
Mrs. John Bennett, Mr. Wybert Reeve.

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First appearance of  
MR. HAMIL STANES,  
most brilliant and talented  
JUVENILE OPERA COMPANY.

who will appear in Offenbach's famous comic opera,  
GRAND DUCHESSE OF GEROLSTEIN.

**ACADEMY OF MUSIC.**  
Lesser and Proprietor... Mr. F. E. Hitchens.  
The Established Popular and Fashionable Resort,  
17th WEEK, 17th WEEK, 17th WEEK

HIS MAJESTY'S FEDERAL MINSTRELS  
and Specialty Union, together with the  
MARVELLOUS GIRDARS,

Great Success of America's Greatest Star in Minstrels,  
FRANK HUNTER.

LAST NIGHT, LAST NIGHT PROGRAMME,  
Everything entirely TO-MORROW (Saturday) EVENING.

SPECIAL NOTICE.—THIS (Friday) EVENING,  
During the performance Mr. T. M. ALEXANDER, a Native of Australia, will receive a present from his friends and admirers, in recognition of their esteem for his straightforward character as an athlete.

W. H. HUTCHINS, Esq., M.L.A., has kindly consented to present  
the testimonial.

Admission as usual. Box plan at Falinge's. Carriages at 10.15.

Tickets for all boxes, £1. 10s. NO FREE LIST. PERSSES EXCEPTED.

**NEW MASONIC HALL**,  
Castlereagh-street, corner of Goulburn-street,

Confidential and Electric Success of  
PROFESSOR and MRS. BALWIN,  
the World's Greatest Laugh Makers.

THOUGHT AND SOUL, READING, BRAIN and MIND  
TELEGRAPHY.

Replies of Laughter and Applause greet the World's  
Wonder Workers. The marvellous Brain-Note Test will be given  
nights. In the weird Metamorphosis, or Spirit Bird's Reception,  
prominent people in the audience rightly recognise the  
faces and forms of dead relatives and friends.

New Business, New Fun, New Tests, New Exposures.

In spite of rain and bad weather we draw the public, like a  
drew. Because it is the most amusing show in the world.

The aristocracy and the elite of the city are all interested in the  
great

METAL TELEGRAPHY.

Mrs. BALDWIN will give her GREAT CLAIRVOYANCE,  
answering any question thought of by people in the audience.

Doors open at 7.15, commence at 8.

Admission, 5s., 1s., 1s.

Reserved Seats £1. 10s.

GEORGE LINN, Manager and Proprietor.

**HAYMARKET ACADEMY.**—Grand Opening of the  
American Confectionery Company.

**HAYMARKET ACADEMY.**—To-Night, Tom Rain-  
ford, H. Hooper, and Mr. Gilpin, harpoons, will sing.

**HAYMARKET.**—Charles Holly will dance his cele-  
brated Jig. The German Family will appear.

**HAYMARKET.**—To-Night, Miss Clegg, Miss  
Hamer, Hobson, Mrs. Croft, Ventriolists, will appear.

**HAYMARKET.**—To-Night, Immense Success of the  
Perman's Austin's Grand Orchestra. J. SOMER, Pianist.

**HAYMARKET ACADEMY.**—To-Night, Doors open  
half-past 7. Admission, 1s. and 2s.

**S Y D N E Y BICYCLE CLUB.**  
GRAND INTERCOLONIAL AMATEUR CHAMPION  
BICYCLE RACERS.

In the presence and under the patronage of His Excellency  
Lord Augustus Holt, G.C.B., G.C.M.G., and the  
elite of Sydney.

Grand Amateur Bicycle Championships, Handicaps and Foot  
Race, also, Champion Amateur 100 yards Footrace of the Sydney  
Athletic Club.

CLOSING ROOM FOR LADIES IN THE GRAND STAND.

SELECT MUSIC by the NAVAL BRIGADE BAND.

TRAM TO AND FROM THE GROUND.

SPECIAL ACCOMMODATION.

TWENTY-FIVE ENTRIES from best VICTORIAN  
BICYCLISTS.

SPECIAL NOTICE.

Purchase Tickets to see crushing at the gates; to be had from  
Falinge's Music Warehouse, and all Bicycle Depots.

Admission to Ground One Shilling. Grand Stand One Shilling  
extra.

First Race starts at 3 p.m., sharp.

Special Trains direct.

The Ground to be tastefully decorated for the occasion.

E. H. MCRAE, Hon. Secy.

C. E. GEORGE, Hon. Secy.

See Tattersall's Club.

Pitt-street.

**GRATUIT BI CYCLE CONTEST.**

ALL CYCLISTS  
NEET

JOHN DANKS' BICYCLE DEPOT

MACHINES  
or  
SATURDAY

next.

**TATTERSALL'S CLUB.**

AUGUST RACE MEETING.

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SATURDAY, 28 AUGUST, 1884.

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8. RIGHT to the ENTRANCE GATES, ST. LEGER  
R. SERV. BOOTH, Esq., will be sold by Mr. KIRK, on  
BAZZAAR, on MONDAY next, 4th AUGUST.

JAMES PERRY,  
Secy. Tattersall's Club.

Pitt-street.

**LIVERPOOL JOCKEY CLUB RACES.**

SATURDAY, August 2nd.

FIVE EVENTS. Good entries for each.

SPECIAL TRAIN at 11.30 a.m., and return to Sydney at 6.30 p.m.

J. Free's line of Buses from Train to Course.

JOHN JULY, Secretary.

BOTANIC GARDEN.

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## OUR TASMANIAN LETTER.

HOBART, JULY 23.

Whatever may be the feeling in Sydney, we have shown our decided adherence to the cause of federation, and are quite prepared to take the consequences. The Convention resolutions, with a prayer to the Imperial Government to adopt the Draft Bill, were passed by the two Houses soon after the meeting of Parliament early in the present month, and all the necessary steps have been taken to transmit the resolutions to the Imperial authorities. In the Assembly the resolutions were moved by the Premier in a long and carefully-prepared speech, which has since been published in the form of a pamphlet. It reviews the whole question. It may be truly said to begin with the beginning, for it goes back to the dawn of the federation question, so far as these colonies are concerned. It was not exactly an eloquent speech. There was neither fire nor sentiment in it. It was a plain "John Bull" sort of oration, and for this reason had more effect on doubtful minds than might have been expected. There were some errors of an opposition, or at least criticism of an anti-federation character; but no one had the courage to follow the Premier, and so the resolutions were passed without dissent—but not without some murmurs afterwards. One or two members seemed to know what we could have to say to a country like France. In the Council matters were much after the same fashion, except that there were other speakers besides the Chief Secretary; but all were agreed that the resolutions should be passed. And so we have thrown our cap into the ring, and hope that something will come of it, in spite of Professor Goldwin Smith and his fashion of being all in the "downs" in regard to colonial affairs.

The colony is now in the middle of a reform racket, if so strong a term can be applied to such a set of proceedings as are general in this happy land. The Ministry have brought in a bill to extend the franchise, and some of the people are asking for more. Certain folks declare that they take their stand on the fact that a man is a man, and insist that the right should confer the right to vote. The idea is not very kindly taken to by many persons, and it is scarcely possible that manhood suffrage will be accepted by the Assembly, not to speak of the Council. Some four meetings have been held in the Town Hall, at two of which a great deal of enthusiasm was shown about the rights of man; and it was scarcely asked, "Are not the people of this colony as good as those of any other?" This admits of an answer that might not be complimentary, while the question is, I need not tell you, was not made. The meetings resolved that there ought to be manhood suffrage, that immigration ought to be stopped, and that the tax on imported stock, and the prohibition against importing carcasses, must be kept eight months in the year. Hobart and Launceston, ought to be repudiated. There is no proposal to form a league to secure the working-class its rights; more meetings are to be had, and there is some talk of stamping the colonies, but I doubt if very much will come of it all. The proposal of the Ministry is to let everybody who is on any assessment roll have a vote, instead of limiting the right to 47 annual value, and to give a vote to anybody who earns £20 a year, whether as salary or wages, provided he was born at the same place for six months. At present the £20 a year must be paid as salary—that is to say, not weekly—and thus the working classes are excluded. It is also proposed to give a vote to Ministers and widows who possess one necessary property qualification. It is calculated that the voters for the Assembly will be increased from 18,000 to 27,000, leaving only 7,000 adult males not included. The franchise for the Council is to be lowered, thereby making the number of electors about 5000 instead of 1800. The Council is to have the long-disputed right of amending money bills—in the direction and reduction, not increase—conceded to it, provided it consents to be disolved, if a bill passed in two Parliaments by the Assembly is rejected, or laid aside. There are a few minor amendments of merely a technical character, one of which is to give the Governor power to call Parliament together at any time. The extension of the franchise will be accepted by the Council, but the proposal to make the House disolve will not. In fact, as things are looking now, there may be a dissolution before the bill is discussed.

## RAILWAY TO SILVERTON.

TO THE EDITOR OF THE HERALD.

Sir.—As the question of reaching Silvertown by railway is causing considerable excitement throughout portions of this colony, I hope you will allow me space in your columns to offer some remarks respecting the advantages of the "Nymper" and "Silvertown" route over the "Via Magnifici."

The Minister has introduced a new Land Bill, which has been read a second time, but which is threatened with great and many alterations in committee. The bill provides exorcising precautions against dynamite, and provides for the proclaiming of agricultural areas, in which, if a man chooses to do so, he may choose to begin with and end on his selection for ten years, he will get his land at half-price. The franchises for the Council is to be lowered, thereby making the number of electors about 5000 instead of 1800. The Council is to have the long-disputed right of amending money bills—in the direction and reduction, not increase—conceded to it, provided it consents to be disolved, if a bill passed in two Parliaments by the Assembly is rejected, or laid aside. There are a few minor amendments of merely a technical character, one of which is to give the Governor power to call Parliament together at any time. The extension of the franchise will be accepted by the Council, but the proposal to make the House disolve will not. In fact, as things are looking now, there may be a dissolution before the bill is discussed.

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## PARLIAMENT OF NEW SOUTH WALES.

## LEGISLATIVE ASSEMBLY.

THURSDAY, JULY 31.

MR. SPEAKER took the chair at 4.30.

## PUBLIC ACCOUNTS.

Mr. SPEAKER laid on the table an abstract of public accounts for the year 1883, and the Auditor-General's report thereon.

On the motion of Mr. STUART, the document was ordered to be printed.

## ANSWERS TO QUESTIONS.

Mr. DIBBS, in reply to Mr. Wilson, said that the trial survey of the proposed Northern Coast railway, from West Maitland to Grafton, would probably be completed in November next.

Mr. STUART, in reply to Mr. Hammond, said that his attention had been drawn to the fact that the survey of the coastal district of Cawdron had not yet been completed by more members. It was usual for the sitting members, or the leading electors, to point out such a dignity had been attained to, and it was then the duty of the Colonial Secretary to make inquiry to ascertain whether it be so or not.

Mr. DIBBS, in reply to Dr. Rose, for Mr. Garwood, gave particulars concerning the improvement of the Armidale Bridge.

Mr. FARNELL, in reply to Dr. Rose, said that 177 leases had been entered during the last 20 years under the provisions of the 15th section of the Occupation Act of 1861—Western division, 827 runs, average area of each run 15 acres; Central division, 400 runs, average area of each run 15 acres; 49 runs, 100 acres, average area of each run 15,418 acres. The acreage shown was the average acre available for pastoral lease contained in these runs, as estimated at their last appraisal.

## PAPERS.

Mr. COHEN laid on the table a return of correspondence, &amp;c., respecting complaints against the branches of magistrates at West Kempsey and Gladstone, in substitution for a similar return laid on the table on the 29th July.

The return was ordered to be printed.

Mr. COHEN laid on the table copies of documents connected with the trial survey of the Armidale and Trial Bay projected line.

The return was ordered to be printed.

## PETITIONS.

Mr. LACKEY presented a petition from George Alexander Murray, as chairman of the board of directors of the Mittagong Land Company, Limited, in opposition to the Mittagong Coal-mining Company's Railway Bill.

The petition was received.

Mr. GARRICK presented a petition from publicans in Newcastle and its districts, praying for alterations in the licensing law and opposing local option.

The petition was received.

## CIVIL SERVICE SUPERANNUATION ALLOWANCES BILL.

Mr. STUART moved:—"That this House will, to-morrow, resolve itself into a Committee of the Whole to consider the expediency of bringing in a bill for the regulation of the Civil service, for providing superannuation and retiring allowances to the members thereof, and for other purposes."

The motion was agreed to.

## PUBLIC OFFICERS' PENSIONS.

Mr. HUTCHINSON moved:—"That there be laid upon the table of this House a return showing the names of all officers of the Public service whose appointments date back to before the passing of the Constitution Act, giving length of service and salary, and the amount of pension to which they would respectively be entitled by the extension of schedule B, or the adoption of subsequent English Acts of superannuation."

The motion was agreed to.

## LEAVE OF ABSENCE.

Mr. MELVILLE R. moved:—"That leave of absence for three weeks be granted to Richard Randolph Macphie, Esq., a member for Bourke, on account of urgent private business."

The motion was agreed to.

## THE QUINIRINDI RAPE CASE.

Mr. LEVISON moved:—"That the papers in reference to the prisoners Waring and Green laid upon the table of this House on the 29th of July, by the Minister of Justice be printed, with the exception of the evidence taken at the Inquiry before Mr. T. K. Abbott."

The motion was agreed to.

## CROWN LANDS BILL.

The debate on the motion for the third reading of the Crown Lands Bill was resumed.

Mr. A. R. TAYLOR said that although he had been on some committee of the House during the discussion on the Land Bill, he thought he should give his opinions upon it.

He had head views expressed both within and without the House, some of them regarding the bill as wholly favouring the selector, while others described it as a squatters' bill, and he had given his opinion to the effect that it gave concessions to both those important classes of the community—concessions which, he trusted, would tend to put an end to the long and weary quarrelling which had been going on for so many years past. To render the squatting interest give up some of its rights, and to provide a small amount of money should be expended in costly improvements, rendered doubly costly by the high rate of labour and provisions in the distant interior, but that large sums should be spent in bettering the improvements already on the land, and thereby the dry and waterless portions of New South Wales had been doubly handicapped.

A considerable amount of capital had been sent out to this colony by English capitalists to stock and otherwise develop those vast tracts of land in Western Australia; and in the same manner that English wool-growers were now slowly but surely getting established in the colony, a similar process would doubtless give way to a still more rapid development, would bring dry and waterless portions of New South Wales to be given over to pastoral uses by those richer and finer tracts of country which are now being gradually developed.

Had he been present when the question was discussed, he would have done his best to induce the Government to take a bill. Another important reason for which he had had his hands full was that a considerable amount of capital had been sent out to this colony by English capitalists to stock and otherwise develop those vast tracts of land in Western Australia; and in the same manner that English wool-growers were now slowly but surely getting established in the colony, a similar process would doubtless give way to a still more rapid development, would bring

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simply content himself by voting in favour of the third reading of the bill.

Mr. GIBBES said that he would vote against the third reading of the bill, as he had heard great deal of discussion on the matter, and he had voted for the bill, and part of it, with squatters and free-selectors, who were in the general community, was altogether left out of consideration. In legislating on such a great question as the present one, he thought that a particular class should be kept in view, but that the other class should be left out. It was to be improved, he reckoned, that before a vote should be taken on the bill.

Mr. GIBBES said that he would support the bill, as he was a representative of the people, and with perfect readiness to encourage the greatest amount of production from the soil.

He must vote against the third reading of the bill, because he felt that a measure whose leading principle was non-alienation was not one which would encourage production, and that it would be better to have it removed from the bill.

They had been told of the various classes of people, and that wicked men had taught their children to pervert themselves in order to secure land. Were these arguments against the law? It seemed to him that they were not. Dishonest men would be discovered under any law.

There had been told of the administration of the bill, and of what had been done under the Act of 1861, and the Agricultural Act, and men, members could not blind themselves to the fact that ample room existed in the old law to checkmate persons who made no efforts for the welfare of the country. If the Government were to sell all the land, then get the proceeds into the Exchequer, there would be no difficulty in doing so.

It became their duty to consider what should be done to reduce the cost of living in the country. The argument was that the aggregation of large estates should cease, and that the general administration of the land should be decentralised.

These were the points of view of the country, and of the people, but the bill, as it stands, does not reflect these views.

Mr. GIBBES said that he would support the bill, as he was a representative of the people, and with perfect readiness to encourage the greatest amount of production from the soil.

He must vote against the third reading of the bill, because he felt that a measure whose leading principle was non-alienation was not one which would encourage production.

What they should consider now, however, was whether the bill, as it stands, was fair to the people of this country. It was true that people did not own the land, but in the past it was the practice of the administration to let the land to the people of the old country, who, when a set down on their farms, remained there all the days of their lives, and as they took up these estates expressly to better their condition, and to prevent themselves from being driven away from the country.

It became their duty to consider what should be done to reduce the cost of living in the country. The argument was that the aggregation of large estates should cease, and that the general administration of the land should be decentralised.

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the revenue of the country. Enormous sums of money had been taken from the pockets of those who had given nothing in return for taking them. They could take up lands worth £100,000 an acre for the mineral wealth they contained, £1 or 2 acres were.

Even if the bill was to be passed, it would not be improved, but what were the objections which had been urged against it? That the country had been well served between the two wars, and that the land would be sold.

They had been told of the various classes of people, and that wicked men had taught their children to pervert themselves in order to secure land. Were these arguments against the law? It seemed to him that they were not.

Dishonest men would be discovered under any law, but the bill, as it stands, does not reflect these views.

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and writers have laid great stress upon the argument that New South Wales would be exposed to all sorts of risks and liabilities if our Parliament should, in the exercise of its own independent judgment, decline to join the other colonial legislatures in asking Imperial sanction for the Federal Council Bill of the Sydney Convention. It may be well, therefore, to point out that such refusal on our part would not involve the vacation of our place in any national union, should the edifice be hereafter erected. We should lose nothing by refusing to run with the crowd in the adoption of the proposed address. On the contrary, we should retain our freedom of action; we should preserve our right to address the Crown in another sense; and if, in consequence of our doing so, the Imperial Parliament should "entirely withdraw" the bill, as the *Spectator* says, or reduce it to an acceptable form, we should be just as good a position as any of the other colonies to bring it into operation, and take our part in all further proceedings.

In the Legislative Assembly of Queensland the other day, an address to the Queen was adopted, the second paragraph of which was as follows:—"We have had under our consideration the draft bill for the constitution of a federal council of Australasia adopted by the convention of representatives of the Governments of your Majesty's Australian colonies held at Sydney. . . . And we humbly pray that your Majesty may be graciously pleased to cause a measure to be submitted to the Parliament of the United Kingdom for the purpose of constituting such federal council upon the basis indicated by the draft bill." Now, the fact is that when this address was passed the Assembly of Queensland had not had the draft bill under its consideration in any adequate sense. The bill, probably, lay upon the table. The only debate was founded on a resolution to the effect that an address should be presented. That debate was marked by the avoidance of anything that could be called a serious discussion of the principles of the bill. Some of the speakers expressed dissatisfaction with some portions of it. The ATTORNEY-GENERAL said: "I do not think there is very much need to discuss the details of a measure like this." The PREMIER himself acknowledged his surprise at the larger colonies agreeing to the basis of an equal representation for each colony, and said: "I do not think that will be, or can be, a permanent basis of representation." The whole thing was hurried through without an attempt to examine and trace out the meaning and effect of the provisions that give the bill its character. No one could have imagined that these gentlemen were laying down the basis for the constitution of a supreme Legislature for Australasia. But that is exactly what they were doing in this off-handed and light-hearted way. Mr. GARRY says the scheme "will probably work at the present time, and the defects will be found out in the working, and can then be remedied." But he and the others, perceiving defects in the bill, formally prayed the Imperial authorities to embody them in Imperial law, with the knowledge (if the bill had been read) that they could not then be remedied, except by further Imperial legislation.

Our Parliament could only adopt a similar address by following a similar inconsiderate course of action. If our Parliament will only look into the bill, examine its provisions, see what is included within them, and thus satisfy itself that the machinery which would be set up under the bill would be, even under the most favourable conditions, unfit for the legislative work which the bill lays out before it, the passing of such an address will be out of the question. It is only by closing the eyes to the radical objections that lie against the bill, as the constitution for a federal legislature, that such an address has been carried elsewhere. But when a motion for the adoption of such an address is submitted to our Parliament, there will be two other courses open. The motion might be met with a simple negative. That, however, would not satisfy the necessities of the case, for it would have only a negative effect. In view of the movement that is being carried on by other colonies with such headlong haste and unanimous avoidance of consideration, it is for New South Wales not merely to stand aside but to take positive action. The Imperial authorities would learn little or nothing from the mere fact that we declined to send an address to the Queen submitting this Federal Council Bill for Imperial sanction. We should send an address setting forth reasons for our refusal.

Our Parliament could, after a thorough discussion of the matter, address her MAJESTY and say: "We have had under our consideration the draft bill for the constitution of a federal council of Australasia, and we cannot join with the other colonies in accepting it as the basis of a federal council of Australasia, because: 1. It provides for a supreme Legislature for Australasia, which shall be a single chamber of not more than fourteen members. 2. It provides for the transfer to that chamber of all the more important legislative functions of the colonial Parliaments; and 3. It contains no provision by which the constitution of the federal council could be improved, save by the further action of the Imperial Parliament." These reasons might be stated more fully, and to them might be added Mr. GARRY's weighty objection as to the basis of representation, and any suitable prayer to her MAJESTY that our Parliament might think fit to present.

If some such course as this were taken, our Parliament would show its desire to deal with the matter honestly and intelligently. What the effect in England would be we do not undertake to say. If we fall in with the crowd, and all the colonies concurred in sending the same address, the Imperial authorities could only conclude that we all wanted "the bill, the whole bill, and nothing but the bill," as the constitution for the future supreme Australasian Legislature. They might then, even against their better judgment, comply with the unanimous request. But if, instead of recommending this bill, we emphatically stated our objections to it, those objections (which have not been, and cannot be fairly met) might possibly have weight. The reputation of our legislators would be saved, and, whether our address produced or failed to produce its due effect, our position would not be in any degree weaker or worse than that of the other colonies. Whether the radical defects of the bill were retained or expunged by the Imperial Parliament, it would still be in our power, as fully as if we had blindly recommended the bill, to enter the federal council with the other colonies

by passing, at our own will, the Act necessary for the purpose.

The paper read by Mr. F. B. GRIPPS before the Institute of Surveyors, and which was published in the *Herald* of Monday last, is not only interesting as a description of modern mechanical industry, but as promising to solve a problem which has hitherto been a trouble, and which, if solved, means practical utility on a large scale. It is a scheme for damming all our slow-flowing rivers, and on the western side of our main range they are of that character for the greater part of their course. If that can be done in an economical way, and at a remunerative cost, we see our way to storing much water and to improving inland navigation.

The old-fashioned material for constructing a strong and permanent dam was stone, but it has always been an expensive material to work in for sub-aqueous construction, except where an unlimited supply of slave labour was available. This, however, is the age of iron. In more cases than one where our predecessors used stone we use iron, and we use it sometimes where stone was powerless. Instead of building aqueducts we lay iron pipes, instead of stone arches we use iron girders, instead of stone paving for trams we use iron rails, and now it is proposed that instead of stone dams we should use iron walls.

The disadvantages of stone dams in running streams is that they are costly to make, that they permanently obstruct the course of the river, and that they cause a silting up of the bed. The advantage of the iron dam is that it is easier and cheaper to construct, that it can be removed whenever necessary, and so allow the stream to return to its natural course, and so clear away all accumulating silt. For the details of the system, we must refer those of our readers who have not yet studied it to Mr. GRIPPS's paper. Suffice it to say, that the essence of it is that it is an iron wall built across the river in sections, and capable of being removed as pleasure. It is a French invention, and according to Mr. GRIPPS it has already been adopted in sixty different localities on nine of the principal French rivers for the purpose of raising the level of the water to admit of navigation. It ought, therefore, to have had a satisfactory test, and some further information as to its success and its cost in these cases would be interesting, as also any information as to the alterations French engineers have seen reason to make since the first experiment was made, and the reasons thereof.

The particular purpose for which Mr. GRIPPS has applied the scheme to the River Darling is to supply the township of Bourke with water. If his scheme is carried out, and his estimates are verified, there are many towns in the interior where the experiment may advantageously be repeated; for in our level country the river beds are in many places natural elongated reservoirs. Near Bourke he calculates that a weir only ten feet high will throw the river back for twenty miles, and that an average width of only one hundred and fifty feet will impound five hundred million gallons. In a country like ours where water means money, and where it also means a great addition to the comfort of living, such a quantity as that to be stored without any excavation is no mean matter. It is an incidental advantage that the fall of the water over the weir will give a motive-power. With a fall of ten feet, he estimated that a constant flow of one hundred and seventy cubic feet per second would give power equal to one hundred and ninety-three horsepower, and that this would be available for irrigation purposes. Wherever the lay of the ground will admit of it, this might mean a transmutation of water in lateral conduits far back from the course of the river. Improving squatters have here and there by such artificial channels captured some portion of the flood-waters, and carried them some distance back from the river, and this improvement may be carried out much further than it has been. But freshes in our western rivers are much more frequent than floods, and a great deal of water has run to waste without its having overflowed the banks. Every freshet that helps the flow would help the pumping-power, and would admit of the water being lifted sufficiently high to enable it to flow by gravitation wherever the fall of the land was suitable.

If a ten-foot weir will throw back water for twenty miles on streams with the fall of the Darling, then similar weirs every twenty miles would keep the water up for the whole length of the river, and would do the same with all other streams whose beds had a similar inclination, and in every case where the stream continued to run there would be a certain amount of water-power available for pumping. Wherever the lay of the ground will admit of it, this might mean a transmutation of water in lateral conduits far back from the course of the river. Improving squatters have here and there by such artificial channels captured some portion of the flood-waters, and carried them some distance back from the river, and this improvement may be carried out much further than it has been. But freshes in our western rivers are much more frequent than floods, and a great deal of water has run to waste without its having overflowed the banks. Every freshet that helps the flow would help the pumping-power, and would admit of the water being lifted sufficiently high to enable it to flow by gravitation wherever the fall of the land was suitable.

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steamer, the cost of bringing coolies from India certainly seems enormous; but the charges for superintendence and for returning the immigrants at the end of their service have to be taken into consideration. As every planter undertakes much more serious responsibilities for his Indian servants than any employer does for white labour, the inducements to employ coloured labour are not very great, and if Europeans could do the work in the cane-fields, they would be very welcome. Mr. GRIPPS is set upon trying, in Queensland, the experiment which they can and will.

#### NEWS OF THE DAY.

From our cable messages this morning it will be seen that a very serious rising in favour of the Mahdi is reported to have taken place in South-western Arabia, and that the Turkish Government has despatched a force of 10,000 men to the scene of the disturbance. It is said that the insurgents have already captured several towns and villages. The latest information regarding the cholera epidemic is that the disease has appeared at St. Petersburg and Charoff. The next important item of news relates to the Franco-Prussian War. China has been endeavouring to get the period during which she has made up her mind to pay the indemnity, or have it made up by her, extended; but the French Government has refused to grant any further delay. The time allowed China expired yesterday. With regard to the Franco-Egyptian war, it is reported that the French have come to an agreement with Egypt, by which the latter has agreed to a temporary reduction of Egyptian coupons by 10 per cent. The Maori King and his followers have been an audience with the Queen yesterday. Another message connected with royalty announces that the Prince of Wales is interesting himself to get the colonies to join in the proposed International Exhibition, to be held in London in 1886.

The debate on the third reading of the Land Bill was proceeded with at a very early period of the sitting in the Legislative Assembly yesterday. In the interval between the time the discussion recommenced and 7 o'clock, when the House adjourned for refreshments, the following members expressed their opinion of the measure:—Messrs. Ryde, Quin, Gibbs, Targett, Gould, Roberts, and Young. When business was resumed at 8 o'clock Mr. Garrett spoke in opposition to the bill, and concluded the time of the House until 10 minutes past 11. He was followed by Mr. O'Mara, in support of the bill, after which the debate was adjourned until Tuesday. Leave was granted to bring in a bill to amend the law with relation to patents and trade marks. The House adjourned at nine minutes past 12 o'clock until Tuesday next.

Owing to a misapprehension, it was stated yesterday that to-day, being a bank holiday, would also be observed as a holiday in the Government departments. The day, however, will be observed as a bank holiday, and the public offices will be opened and business transacted there as usual.

A quorum of cause formed the basis of arguments before the Fall Court yesterday in the case of Howe v. Harslakay. The plaintiff, it appears, is a ratepayer of the borough of Waterloo, but being off the municipal roll for this year, and desirous to place himself in a position to vote at the election of aldermen, and perhaps to offer himself as a candidate, he attended the revision court held in accordance with the provisions of the Municipalities Act to have his name included in the list, but found there was no quorum, and at the adjourned meeting of the same state of things occurred. Plaintiff contended it was due to the absence of a quorum that he was not able to vote at the election of aldermen, and that the "wilful and malicious neglect" of defendant, who is an alderman of the borough, to attend the meetings of the Revision Court, in order (according to plaintiff's allegation) to keep him off the roll. The question whether defendant is liable to an action under such circumstances was argued yesterday on cross examination, and the Court reserved their decision.

The suit Doyle v. Allen and another came before his Honor the Primary Judge yesterday, in order that the term of the postponement rendered necessary by an accident to one of the plaintiffs might be fixed. As the injured man could not put in an appearance during these sittings, the hearing was fixed for the 3rd November, falling further order. The evidence in the suit Lloyd v. Blumenthal was concluded, and the argument adjourned till Monday. In this case an official assignee seeks to have a settlement of certain property in Coburg by an indenture upon his wife set aside.

A meeting of the Geographical Society was held last night at the Free Public Library, Sir E. Strickland in the chair. The president gave an interesting address, with the advancement of the society. A communication was received from the High Commissioner of the Western Pacific relative to the proposed expeditions of General M'Leod to New Guinea. A paper on New Guinea was read at the meeting.

Last night the annual general meeting of members of the Art Society of New South Wales was held in the Society's room, Pitt-street. Mr. E. Combe, M.P.C.M.G., President of the Society, presided, and delivered the annual address, being followed by the Hon. W. J. Trickett in an excellent speech. The annual report and balance sheet, both of a satisfactory nature, were adopted by the meeting, after which the election of officers took place. A vote of thanks was passed to the retiring office-bearers, and the tributes paid to the secretary and one of the members of the society, whose devotion to its interests had, it was stated, contributed very greatly to the success of the society.

There was a good attendance of members, about 80 ladies and gentlemen being present. A fuller report of the proceedings will appear in a future issue.

The seventh annual exhibition, held under the auspices of the New South Wales Poultry, Pigion, and Canary Society, was opened in the Old Exhibition Building, Prince Alfred Park, by the Mayor, yesterday afternoon. The show is a remarkably good one. There are 1,019 entries, being a considerable number in excess of that of previous exhibition, and comprising about 5000 birds. The arrangement of the exhibits is all that could be desired, and ample space has been reserved for pre-massing. The show will be continued to-day and to-morrow, commencing at 10 o'clock in the morning, and closing at the same hour in the evening.

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And also thanked the various newspaper proprietors for newspapers and periodicals for use in reading-room and house of call, and to Mr. Martin Simmat, of Pitt-street Arcade, for the presentation of a large sum. It was also stated in the report that the starting of a benefit society in connection with the Association had been mooted; that the rules of the Typographical Association had been under consideration by the board, and were now before the general meeting for adoption, and when duly dealt with would be placed before the printers of Sydney for their sanction, as far as the work of the association to work in harmony with the employees. The balance-sheet showed a credit balance of £25,000 to 8d.

A lecture on the new Land Bill was delivered in the Presbyterian Hall, Castlereagh-street, last night, by Mr. G. R. Balfour. There was a fair attendance, and the chair was occupied by Mr. W. V. Mandermott. The lecture, which was instructive, was fully appreciated, and was listened to very attentively throughout. At the conclusion of the lecture a cordial vote of thanks was accorded to the lecturer, and three glasses were given for the new Land Bill. We purpose publishing the lecture in a future issue.

An important meeting of the Trades and Labour Council was held last evening, at the Hyde Park Hotel. It was attended by delegates from the Mercantile Marine Association, Australasia, and from the Stewards' and Cooks' Union, their object being to ascertain on what terms the associations named could affiliate with the Trades and Labour Council. A report

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Palaeontology and conchology have been acknowledged, not only in the colonies but in Europe. He caught a chilid during his recent scientific trip to Frankston.

At the first half-yearly meeting of the Freemasons' Hall Company the directors' report, recommending the carrying out of the plans for the new hall in Collins-street East, was agreed to. The site on which the hall will be erected has cost the company £13,000, and the house on it is already used by the Masonic Club. It is anticipated that a revenue of at least £2500 per annum may be derived from the hall; the foundation-stone of which will be laid with great ceremony.

No new cases of smallpox have been reported. The reports from the Sanatorium continue to be satisfactory. The Central Board of Health are making every effort to encourage a general re-vaccination from the east.

His Excellency the Governor and Lady Lach paid a visit to the Melbourne Hospital to-day, and spent a considerable time minutely inquiring into the institution.

## QUEENSLAND.

BRISBANE, THURSDAY.

Warden Hodgkinson has received three months' leave of absence in connection with the inquiry which is to be held concerning his reports.

The Immigration Agent has received a number of applications from men seeking work who have arrived recently from New South Wales. Only passes to the interior have been granted about 30 of them who are mostly pick-and-choose men, and the majority of them have presented to the Mitchell Committee.

The entire Fox, which was found abandoned at Monkhouse Point, has been brought to Cockatoo. There are blood stains visible on the carapallia and the car, and grave doubts are entertained as to the fate of Stephen Berry, who is supposed to have been on board.

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A large public meeting was held at Bowen last night to consider the present position of the sugar industry. It was decided that a petition should be prepared praying for legislative action to assist the industry, by providing suitable and reliable labour, so as to prevent its collapse.

No 1 South Wilmot Company, Gympie, has banked 1500s. of gold in specimens yesterday. A parcel of 228 tons of stone, from Nos. 7 and 8 Mountland Reef, was crushed for 6000s. of amalgam, and 158 tons of stone from Ellen Horne's mine yielded 3250s. of amalgam.

The steamer Whampoa arrived here to-day from Foochow, with 2500 tons of tea, of which 630 tons are for Brisbane, and the remainder is for Sydney, Melbourne, and New Zealand.

The Customs collections at the Port of Brisbane for the month of July are over £50,000, being by far the largest amount that has ever been collected here during a similar period, and is an increase of £17,000 over the corresponding period of last year.

Arrived: Kalawarra (s.), Quirindi (s.), Maranoa (s.), from Sydney; Emanang (s.), from Cooktown; Whampoa (s.), from Hongkong. Sailed: City of Melbourne (s.), for Burketown; Willowbank, barque, for Newcastle. The Burwell (s.) for Sydney, left Maryborough this morning.

The Corrington (s.), for Rockhampton, arrived at Bundaberg last night for Sydney. The Durward (s.) arrived at Rockhampton from Sydney. The Yaralla (s.), for Mackay, arrived at Rockhampton yesterday. The Kallidora (s.), for Cooktown, left Townsville last night. The Warrego (s.), for Cooktown, arrived at Cairns last night.

The weather has been showery.

## SOUTH AUSTRALIA.

ADLAIR, THURSDAY.

At yesterday's sitting of the Marine Board it was stated that the defendant, Mr. S. S. Scott, had notified his intention to attend all further proceedings in connection with the appeal. Charles, the defendant, has also requested the Government to reduce the amount of its claim, viz., £6000, on the ground that a new bridge could be built for less money.

A meeting of the General Relief Committee was held in the Young Men's Christian Association rooms to-day, when an interesting report, detailing the action of the committee, was read by the chairman, Mr. James Scott. It was formally decided to close the distribution of relief on the 1st of August. At the soup distribution to-day several ticket-holders returned their tickets, stating that they had obtained work, and the period of depression is now thought to be practically over—a gratifying fact that the charity, which was developed owing to the destination amongst the poorer classes, had been in the majority of cases well bestowed and appreciated.

The Central Board of Health held a meeting yesterday, when it was reported that the materials for a smallpox hospital were ready to be put together in 48 hours. The president said that he and several members of the board had visited the several sites which were available for the smallpox hospital, and that they recommended the one near the Barton. The board resolved that it was not advisable to send cases of smallpox to Torrens Island, and they also resolved, in reply to the report from the Adelaide Board of Health, that the Central Board shall visit Messrs. Burford and Sons' premises when in full work, and can be seen under the most favourable circumstances, prior to any action being taken under the Sewers Act of last year.

The P. and O. Company's R.M.S. Sutlej arrived here from Melbourne this morning, and sailed again for London at 5 p.m.

The exports of breadstuffs for the week have been 875 tons of wheat, and 1802 tons of flour.

At a meeting of the Chamber of Manufactures, which was held on Wednesday, it was reported that the Liguean bees which had been introduced to Kangaroo Island were working well, and that it is the intention of the settlers to keep them, and to introduce them in the interior of the Liguean. Alexander Teimer reported that he had recently discovered another mineral suitable for the manufacture of rope paper, and socks, which could be obtained in the colony with facility and in great quantities, and of which he enclosed a sample.

A re-hearing was granted by the Supreme Court in the case of Wain v. Wain, for dissolution of marriage on the grounds of adultery, cruelty, and desertion. The parties were married in New South Wales, when the woman went through what she asserted to be a mock marriage, expecting thereby to become the possessor of £5000, which would then become due to her; and they lived together, but did not cohabit. Judge Bourke, who had previously heard the case, gave it as his opinion that the marriage was a fraud, and that no decree should be pronounced except on oral evidence before the Full Court.

Mr. D. Ross presided at the annual meeting of the Adelaide Steamship Company this morning, and, in moving the adoption of the report and balance-sheet, made an elaborate speech showing that despite the rumours which had been circulated against the company, it was in a sound financial condition. The steamer Adelaide had virtually been paid for without asking the shareholders to provide any of the purchase money. The report was adopted.

At the sitting of the Railway Commission to-day, Mr. Patterson, the deputy Engineer-in-Chief, was asked, as Mr. Thow had apologised, if he would withdraw his remarks referring to that officer having deliberately made false statements while criticising Mr. Patterson's evidence before the commission. Mr. Patterson declined emphatically to do so, stating that he could quote other instances where Mr. Thow had given guilty or similar conduct, which the witness said was not an isolated case of professional laxism. He then gave another case of Mr. Thow's untruthfulness, in which he was supported by the Engineers-in-Chief, the Secretary, and the Commissioner for Works. Mr. Thow withdrew his remarks before the commission on Tuesday.

The adjourned meeting of the Painters' and Paper-hangers' Society was held this evening, to consider the appointment of a Committee in order to supervise the Government contracts. A deputation was appointed to wait on the Archdeacon-in-Chief to bring the matter under his notice, and to point out the many abuses that have arisen owing to the want of proper supervision.

At the annual meeting of the Belair Industries' Retirees the annual report showed that the subscriptions had fallen off, as fewer persons were able to afford the fees as inmates, and there had been great difficulty in recovering the fees from the patients. During the year ending June, 22 males and 15 females had been treated. The balance-sheet showed an excess of expenditure over receipts of £87. Testimony was

given of the good work which the retreat was effecting.

Arrived: R.M.S. Sutlej, from Melbourne; Archimedes, from Rockville. Sailed: R.M.S. Sutlej, for London.

## THE INTERCOLONIAL STOCK TRAFFIC AT ALBURY.

(FROM OUR OWN CORRESPONDENT.)

ALBURY, THURSDAY.

A public meeting was held this evening in the Council Chambers to advise for an improvement in the existing arrangements for the conduct of the intercolonial stock traffic, which has recently attained very large dimensions. Mr. Luke Gullen, the Mayor of the town, occupied the chair, and amongst those present at the meeting were several members of the municipal council and representatives of the various large stock agency firms, and others connected with live stock traffic. The different speakers pointed out some length the serious inconveniences which were experienced owing to the fact of the present trucking yards being a long distance from town, now which necessitated driving a long road to Wodonga all stock intended for Melbourne, and driving from Wodonga to Albany all stock coming from Victoria to Sydney. This drive of over three miles would, it was contended, be prohibitory if the yards were transferred to the vacant site of land on the outskirts of the town, immediately opposite the station. Mr. B. J. Abercrombie, the manager of the Commercial Bank, moved the following resolution:—

"That the present system of trucking stock across the range of yards between the New South Wales and Victoria yards is inconvenient and unsatisfactory, and that existing trucking yards, which are upwards of a mile away from the Albany station, should be brought nearer to the latter and to a point where the stock can be transferred without driving." Alderman Lamport seconded the resolution, which was carried, and Mr. Abercrombie, the local agent for Messrs. Pitt, Son, and Badsey, of Sydney, said that the matter of transposing the yards had already been brought before the Minister of Railways, T. H. Griffith, and David Head. The Mayor said that he was told by the agent for Messrs. Pitt, Son, and Badsey, of Sydney, that the matter had been referred to the Education Department, and nothing had been done.

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Stock, Shares, and Money.

**A USTRALIAN MUTUAL INVESTMENT AND BUILDING COMPANY, Limited.**  
Capital, £100,000, in 100,000 SHARES of £1 EACH.

HEAD OFFICES:  
809 Pitt-street, Sydney.BRANCH OFFICES:  
Auburn-street, Goulburn.

DIRECTORS:

William Davies, Esq., Chairman  
J. D. L. Smith, Esq., Vice-Chairman  
John Nobbs, Esq.  
W. J. F. Foxall, Esq.  
G. J. W. Esq.  
F. G. Swiny, Managing Director.

Bankers:

The Commercial Bank of Australia, Limited,  
Sydney—Norton, Smith, Vaughan, and Sanders, Commissioners  
Goulburn—J. T. Cannon, Esq., Belmont-square.

Auditor:

W. H. Freeman, Esq.

The special feature of this Company is the fairness with which both borrowers and depositors are dealt with.

ADVANTAGES TO BORROWERS:

Interest is charged on the actual balance owing.  
Every payment helps to reduce the interest.  
Loans can be obtained with interest to date.

No prospective interest charged.

No repayments required while buildings are in course of erection.

Borrowers share in the profits.

ADVANTAGES TO DEPOSITORS:

In addition to the rate of interest named below, Depositors for 12 months will participate in the profits.  
Last year Depositors received a Bonus of 1 per cent., making the rate of interest 12 months 8 per cent. per annum.

Fixed Deposits may be withdrawn at any time, with interest at the current rate for the period of deposit.

Interest is charged on the actual balance owing, interest being allowed at 5 per cent. per annum upon the daily balance.

EXTRACT FROM LAST REPORT.

The net profit for the year, after deducting all expenses, amounted to £1,600, or 1½ per cent., while your directors propose to approve the following:

2% payment of dividends to shareholders.

2% payment of bonus to depositors, 1 per cent. per annum.

2% payment of bonus to borrowers, 2 per cent. per annum.

2% payment of bonus to land buyers, 7 per cent. per annum.

2% payment of bonus to shareholders.

2% payment of bonus to borrowers, 7 per cent. per annum.

Leaving a balance to credit of profit and loss of £1,600.

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